

Information to identify the case:

Debtor 1	<u>Danielle Alston</u>	Social Security number or ITIN	xxx-xx-2796
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-28402-RG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Danielle Alston

11/29/23

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Danielle Alston
Debtor

Case No. 18-28402-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 29, 2023

User: admin
Form ID: 3180W

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Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2023:

Recip ID	Recipient Name and Address
db	+ Danielle Alston, 19 Essex Street, East Orange, NJ 07017-1305
cr	+ Global Lending Services, LLC, P.O. Box 340514, Tampa, FL 33694-0514
517756351	Capital One Bank, PO Box 85057, Richmond, VA 23285-5057
517756353	# Dr. Jacob M Plawner, DDS, Attn Broder Credit and Collection Servic, 140 Mountain Ave., PO Box 226, Springfield, NJ 07081-0226
517756354	Enterprise Rent a Car, PO Box 405738, Atlanta, GA 30384-5738
517756357	++ FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030 address filed with court., Forster, Garbus and Garbus, 60 Motor Parkway, Commack, NY 11725-5710
517756360	+ O'Gorman Motors, 983 Chancellor Avenue, Irvington, NJ 07111-1236
517756370	+ Wilhelmina Alston, 19 Essex Street, East Orange, NJ 07017-1305

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 29 2023 21:09:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 29 2023 21:09:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Nov 29 2023 21:08:00	DEUTSCHE BANK NATIONAL TRUST COMPANY, Robertson Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton,, FL 33487, UNITED STATES 33487-2853
517811084	+ EDI: TCISOLUTIONS.COM	Nov 30 2023 02:00:00	Bank of Missouri, Attn: Total Card Inc., 2700 S. Lorraine Place, Sioux Falls, SD 57106-3657
517756350	EDI: CAPITALONE.COM	Nov 30 2023 02:00:00	Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285
517756352	+ EDI: CONVERGENT.COM	Nov 30 2023 02:00:00	Convergent Outsourcing, 800 SW 39th Street, Renton, WA 98057-4927
517850297	+ EDI: LCIPHMMRGTT	Nov 30 2023 02:00:00	Deutsche Bank National Trust Company as Trustee, for GSAMP Trust 2007-FM1, Mortgage Pass-, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
517756355	EDI: TCISOLUTIONS.COM	Nov 30 2023 02:00:00	First Access, PO Box 89028, Sioux Falls, SD 57109-9028
517756356	+ EDI: AMINFOFP.COM	Nov 30 2023 02:00:00	First Premier Bank, 601 S. Minnesota Ave., Sioux Falls, SD 57104-4868
517756358	Email/Text: bankruptcy@glslc.com	Nov 29 2023 21:08:00	Global Lending Service, PO Box 10437,

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517863235	Email/Text: bankruptcy@glsllc.com	Nov 29 2023 21:08:00	Greenville, SC 29603 Global Lending Services LLC, 1200 Brookfield Blvd Ste 300, Greenville, South Carolina 29603
517833490	+ Email/Text: dkretschmer@bchaselaw.com	Nov 29 2023 21:09:00	Jacob M. Plawner, DDS, c/o Bart A. Chase, Esq., PO Box 871, Summit, NJ 07902-0871
517756359	Email/Text: kmattingly@bankofmissouri.com	Nov 29 2023 21:09:00	Mid-America Bank and Trust, 216 W 2nd Street, Dixon, MO 65459-8048
517756361	+ EDI: LCIPHHRMGT	Nov 30 2023 02:00:00	Ocwen Loan Servicing, 1661 Worthington Rd, Ste. 100, West Palm Beach, FL 33409-6493
519515269	EDI: LCIPHHRMGT	Nov 30 2023 02:00:00	PHH Mortgage Corporation, Attn: Bankruptcy Department, PO Box 24605, West Palm Beach, FL 33416-4605
519846588	+ EDI: LCIPHHRMGT	Nov 30 2023 02:00:00	PHH Mortgage Corporation, PO Box 24781, Attn: SV 19, West Palm Beach, FL 33416-4781
520081376	+ Email/Text: bankruptcy@pseg.com	Nov 29 2023 21:08:00	PSE&G, Bankruptcy Department, PO Box 490, Cranford, NJ 07016-0490
517756362	Email/PDF: resurgentbknotifications@resurgent.com	Nov 29 2023 21:15:30	Pinnacle Credit Services, P.O. Box 640, Hopkins, MN 55343-0640
517793464	Email/PDF: resurgentbknotifications@resurgent.com	Nov 29 2023 21:15:00	Pinnacle Credit Services, LLC its successors and, assigns as assignee of Celco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517832989	+ EDI: JEFFERSONCAP.COM	Nov 30 2023 02:00:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517756363	+ Email/Text: bankruptcy@pseg.com	Nov 29 2023 21:08:00	Public Service, PO Box 490, Cranford, NJ 07016-0490
517756364	^ MEBN	Nov 29 2023 21:06:39	Tate and Kirlin Associates, 580 Middletown Blvd, Suite 240, Langhorne, PA 19047-1876
517756365	+ EDI: TCISOLUTIONS.COM	Nov 30 2023 02:00:00	The Bank of Missouri, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208
517756366	+ EDI: TCISOLUTIONS.COM	Nov 30 2023 02:00:00	The Bank of Missouri/Total Visa, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208
517756368	EDI: TCISOLUTIONS.COM	Nov 30 2023 02:00:00	Total Visa, PO Box 5220, Sioux Falls, SD 57117-5220
517756367	EDI: TCISOLUTIONS.COM	Nov 30 2023 02:00:00	Total Visa, PO Box 91510, Sioux Falls, SD 57109-1510
517756369	+ EDI: VERIZONCOMB.COM	Nov 30 2023 02:00:00	Verizon Wireless, PO Box 26055, Minneapolis, MN 55426-0055

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517756371	*	Wilhelmina Alston, 19 Essex Street, East Orange, NJ 07017-1305

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0312-2

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2023 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor Global Lending Services LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Global Lending Services LLC bk@stewartlegalgroup.com
Harold N. Kaplan	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY hkapan@rasnj.com kimwilson@raslg.com
Kevin Gordon McDonald	on behalf of Creditor Global Lending Services LLC kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Kimberly A. Wilson	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY kimwilson@raslg.com
Laura M. Egerman	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Sharon Henderson	on behalf of Debtor Danielle Alston shenderson@lsnj.org
Shauna M Deluca	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY sdeluca@hasbanilight.com hllawpc@gmail.com
Sindi Mncina	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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